

RECURRING ACH DEBIT PROGRAM

“Merchants can automatically debit their customer’s checking account on a regular basis”

Procedure of Merchant Initiating Transactions

1. Merchant will acquire the customer’s checking account information, amount, and frequency of debits
2. Must obtain signed written authorization form from customer. (Check Processing Company can provide template)
3. NO DRIVERS LICENSE is required.
4. Merchant will log on to web interface to input all data.
5. Check Processing Company will automatically initiate transactions when the next payment anniversary date arrives.
6. Recurring Debit transactions must be for the same amount every month and cannot vary in amount.
7. Online reporting will let merchant know which transactions are returned within 3-4 days.
8. Merchant will be funded on all cleared transactions in 5 business days.
9. Check Processing Company can automatically resubmit NSF items 2 additional times.

Check Processing Company will phone each merchant to verify information and train on submitting transactions (generic greeting).

ISO Requirements to Setup

1. Recurring Debit Application (**Red Application**)
2. Recurring Debit Information Form
3. Voided check
4. Copy of merchant’s driver’s license
5. Last months bank statement
6. Example / Description of products or services
7. Copy of Business License
8. Refund & Warranty policies

Sample DEMO program

1. Access www.demo.efchecks.com
2. Login name **demoRecurring** and password **123letmein**
3. Click **“B2C Auto Debit-01 (111114) (Recurring)”** on the left hand side section.
4. Click **“New Transaction”** at the bottom of the screen.
5. Fill in *Customer Information* section completely.
6. Enter Routing Number: **490000018**
7. Enter Account Number: **000000008**
8. Re-enter Routing and Account numbers in the verification fields.
9. Click **“Check Bank’s Name”** button. You should receive message *“Bank Info: ACH TEST CHECK BANK, Destin, Fl.”* Click **OK**.
10. Enter Debit Schedule Information.
11. Set **“Activate”** to **“Yes”**
12. Click **“Update Schedule View”** to see example of schedule.
13. Click **“Submit”**
14. A list of the current transactions appears.
15. Click **“New Transaction”** at bottom to continue adding another customer if desired.

- No check written
- ACH conversion of funds
- NON-GUARANTEE Program
- Merchant **MUST** obtain signed written authorization from consumer
- Merchant will input and manage transactions on the web



Merchant Benefits

- Recurring transactions will be initiated automatically
- No software or terminal to buy
- Transactions on “auto-pilot”
- No discount percentage to pay so it’s less expensive than accepting credit cards
- Banking fees and paper check handling costs are eliminated
- Free detailed 24x7 online reporting of all activity
- No setup fees (optional)

RECURRING ACH DEBIT PROGRAM

➤ Web Interface



Global Telecom, Inc. Electronic Payment Processing

Send Feedback Change Password Logout

- Manual Transactions
 - Long Run Fitness
 - Long Run Fitness
 - B2C Auto Debit-01 (111114) (Recurring)
- Payment Plan Auth Form
- Actions
 - View Transaction Details
 - View Documents
- System Reports
 - ISO Reports
 - PaymentPlanAuthForm
 - Online Merchant Reports
 - Merchant Bank Statement
 - Merchant Batch Results
 - Merchant Rejections
 - Merchant Transactions
 - Merchant Uncollected Checks

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List

Pending Manual Transaction List for Terminal #: 111114

Name	Reference	Routing Number	Account Number	Amount	Post Date	Last Amount	Start Date	Debit Frequency	Action
Butler, John	4528	111111118	1201006307	\$198.14	07/16/2007	\$198.14	10/11/2008	Every 1 Month(s)	Edit
Deland, Jason	4570	111111118	0006789410	\$136.96	07/12/2007	\$136.96	07/10/2008	Every 1 Month(s)	Edit
Joe, Bobby		490000018	1234567	\$2.00	06/28/2007	\$1.00	07/03/2007	Every 30 Day(s)	Edit
Joe, Bobby		490000018	1234567	\$2.00	06/28/2007	\$1.00	07/03/2007	Every 30 Day(s)	Edit
SMITH, WILLIAM	1087	111111118	1351302688	\$113.71	06/06/2007	\$113.71	06/28/2007	Every 1 Month(s)	Edit
SMITH, WILLIAM	1087	111111118	1351302688	\$442.01	07/23/2007	\$441.99	07/23/2007	Every 1 Month(s)	Edit
test, demo	142256	490000018	000000008	\$54.00	06/06/2007	\$123.00	07/01/2007	Every 30 Day(s)	Edit
Test, Test		490000018	1234567	\$2.00	06/06/2007	\$100.00	06/28/2007	Every 30 Day(s)	Edit

New Transaction Print Report Save To Excel

Schedule Setup View Schedule

Debit Schedule Information

Internal Reference: 142256

Terminal Check Limit: 500.00

Starting on 6/26/2007, debit \$54.00 every 30 Day(s) on the

Next banking day if the day falls on a weekend or a holiday.

A final payment of \$123.00 will occur on 7/1/2007

Activate: Yes

Update Schedule View(Does Not Save Changes)

Submit Delete Close

Field Validation Information:

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Transaction

Customer Information

First Name: demo Last Name: test

Company: GETI

Address 1: 123 Street st

Address 2: suite 100

City: destin State, Zip: FL 32541

Home Phone: (850) 650 - 8506 Work Phone: (850) 650 - 8506

DL State, Number: FL 1m2233m12 DL Expiration: 6/30/2007

Account Information

Routing Number: 490000018

Account Number: 000000008

Account Type: Checking

Please re-enter the following fields for verification

Routing Number: 490000018

Account Number: 000000008

Check Bank's Name

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